



Order Filed on March 29, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

TAMIKA N. WYCHE ESQUIRE  
LAW OFFICES OF DAVID PAUL DANIELS, LLC  
2985 Yorkship Square, Suite 1A  
Camden, New Jersey 08104  
(856) 338-0411  
TW 06502006

In Re:

RICKY M. MYERS

Case No.: 18-14053

Chapter: 13

Judge: JNP

**ORDER REGARDING REQUEST FOR EXEMPTION FROM:**

☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)

☒ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)

☒ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

**DATED: March 29, 2023**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

X The debtor's request is GRANTED; the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☒ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- ☒ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

       The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

\_\_\_\_\_ A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: \_\_\_\_\_

Hearing Location: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Courtroom: \_\_\_\_\_

In re:  
Ricky M. Myers  
Lucretia Myers  
Debtors

Case No. 18-14053-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 29, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	Ricky M. Myers, Lucretia Myers, 520 Martinelli Ave, Minotola, NJ 08341-1210

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Julie Cascino	on behalf of Creditor MidFirst Bank jcascino@grosspolowy.com ecfnofices@grosspolowy.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com lnolan@grosspolowy.com

District/off: 0312-1

User: admin

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Date Rcvd: Mar 29, 2023

Form ID: pdf903

Total Noticed: 1

Melissa S DiCerbo

on behalf of Creditor Finance of America nj-ecfmail@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Tamika Nicole Wyche

on behalf of Debtor Ricky M. Myers daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com

Tamika Nicole Wyche

on behalf of Joint Debtor Lucretia Myers daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11